

01/04/2011

FLAGSTAR BANK  
5151 CORPORATE DRIVE  
TROY MI

48098

Re: VIRGINIA PAYNE  
Case # 07 B 10439  
Account # 274500583090  
Arrears Amount 4,667.80

According to our records the above debtor has paid the listed arrearage in full, satisfying all prepetition mortgage obligations. You are now required to treat the mortgage as reinstated and fully current unless the debtor has failed to make timely payments of postpetition obligations to you. If the debtor has failed to make timely payments of any post-petition obligations, you are required to itemize all outstanding payment obligations as of the date of this notice and file a statement of those obligations with the United States Bankruptcy Court for the Northern District of Illinois, giving notice of the same to our office, the debtor, and the attorney for the debtor within sixty (60) days of service of this notice.

**If you fail to file and serve a statement of outstanding obligations within the required time, you are required to treat the mortgage as reinstated according to its original terms, fully current as of the date of this notice.**

If you serve a statement of outstanding obligations within the required time, the debtor may (i) within 30 days of service of the statement, challenge the accuracy of the statement by motion filed with the court on notice to the holder and the standing trustee, with the court resolving the challenge as a contested matter, or (ii) propose a modified plan to provide for payment of additional amounts that the debtor acknowledges or the court determines to be due. To the extent that amounts set forth on a timely filed statement of outstanding obligations are not determined by the court to be invalid or are not paid by the debtor through a modified plan, your right to collect these amounts will be unaffected.

Tom Vaughn  
Chapter 13 Trustee  
200 S. Michigan Ave, Suite 1300  
Chicago, Illinois 60604  
(312) 294-5900  
(312) 341-7168 (FAX)

VIRGINIA PAYNE  
8638 S BISHOP  
CHICAGO IL  
60620

FLAGSTAR BANK  
5151 CORPORATE DRIVE  
TROY MI

48098

ROBERT J SEMRAD & ASSOC LLC  
20 S CLARK ST 28TH FLR  
CHICAGO IL

60603

FLAGSTAR BANK  
% PIERCE & ASSOCS  
1 N DEARBORN # 1300  
CHICAGO IL  
606020000